

REMARKS

Summary of the Office Action

In the claims:

Claims 1, 3, 6, 9, 11, 14, 17, 19, 22, and 25 are currently amended; Applicant respectfully submits that no new matter has been added.

Claims 2, 7, 8, 10, 15, 16, 18, 23, and 24 are previously presented.

Claims 4, 5, 12, 13, 20, 21, and 26-30 are cancelled.

The Examiner rejected claims 1-5, 7-13, 15-21, and 23-25 under 35 U.S.C. § 102(b) as allegedly anticipated by U.S. Patent No. 6,266,640 to Fromm (hereinafter "Fromm").

Additionally, the Examiner rejected claims 6, 14, 22, and 26-30 under 35 U.S.C. § 103(a) as allegedly unpatentable over Fromm in view of WO 02/071,176 A2 to Enosh et al. (hereinafter "Enosh").

Applicant's Reply

Applicant's representative would like to thank the Examiner for the courtesy extended during the telephonic interview on October 12, 2006 in the above-identified patent application.

Applicant has amended claims 1, 3, 6, 9, 11, 14, 17, 19, 22, and 25 to clarify the claimed invention as discussed during the interview with the Examiner. It is Applicant's understanding that the foregoing amendments will result in removal of the rejections in view of the prior art of record.

Applicant submits that no new matter has been added and that the claims are now in condition for allowance.

Applicant respectfully traverses the rejections of record.

Claim Rejections Under 35 U.S.C. § 102 and 103

Claims 1-5, 7-13, 15-21, and 23-25 were rejected under 35 U.S.C. § 102(b) as allegedly anticipated by Fromm. Claims 6, 14, and 22 were rejected under 35 U.S.C. § 103(a) as allegedly unpatentable over Fromm in view of Enosh.

Independent claim 1 is directed to a method for conducting a secure transaction and has been amended as discussed during the telephonic interview to include the elements of, *inter alia*:

providing payment account information associated with said payment account via telephone, said payment account information to be used for conducting said transaction;

transmitting an authentication request, formatted according to the 3-D Secure authentication protocol, including said payment account information to an issuer server.

As further discussed during the interview, the clarification amendment overcomes the prior art of record, and therefore, claim 1 is patentable over Fromm and Enosh.

Independent claim 9 has similarly been amended to include the elements of, *inter alia*:

receiving payment account information associated with said payment account via telephone, said payment account information to be used for conducting said transaction; and

transmitting an authentication request, formatted according to the 3-D Secure authentication protocol, including said payment account information to an issuer server, said authentication request triggering automatically by said server a telephone call to said holder.

Independent claim 17 has similarly been amended to include the elements of,  
*inter alia*:

receiving payment account information associated with said payment account via telephone, said payment account information to be used for conducting said transaction; and  
receiving an authentication request, formatted according to the 3-D Secure authentication protocol, including at least said payment account information in connection with conducting said transaction.

Independent claim 25 has similarly been amended to include the elements of,  
*inter alia*:

wherein said automated voice response subsystem receives an authentication request and transmits an authentication response, wherein said payment account information is provided via telephone and further wherein said authentication request and said authentication response are formatted according to the 3-D Secure authentication protocol.

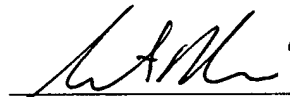
Therefore, for the same reasons discussed during the telephonic interview with respect to claim 1, Fromm and Enosh fail to disclose or suggest each limitation of independent claims 9, 17, and 25 and thus claims 9, 17, and 25 are patentable over the cited art for the same reasons as discussed with respect to claim 1. Applicant respectfully submits that claims 1, 9, 17, and 25 are in condition for allowance. Additionally, because all remaining claims depend from

claims 1, 9, 17, and 25, it is respectfully submitted that these claims are in condition for allowance as well.

CONCLUSION

In view of the foregoing amendments and remarks, favorable consideration and allowance of claims 1-3, 6-11, 14-19, and 22-25 as amended is respectfully solicited. Applicant hereby authorizes the Commissioner to charge payment of any additional fees or credit any overpayment associated with this communication to Deposit Account No. 02-4377. In the event that the application is not deemed in condition for allowance, the Examiner is invited to contact the undersigned in an effort to advance the prosecution of this application.

Respectfully submitted,



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